

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JANET R KOWALSKI MCDONALD

Debtor(s)

Case No. 08-27573

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2008.
- 2) The plan was confirmed on 01/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/08/2009, 09/01/2009, 03/01/2012, 09/19/2012, 09/20/2012.
- 5) The case was completed on 04/15/2014.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,150.00.
- 10) Amount of unsecured claims discharged without payment: \$180,372.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$40,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,353.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,277.18
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,630.18**

Attorney fees paid and disclosed by debtor: \$1,147.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLAN E POWER PLUMBING & HEAT	Unsecured	176.00	NA	NA	0.00	0.00
AMERIQUEST HSBC DIRECT MERCH	Unsecured	9,905.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	768.00	NA	NA	0.00	0.00
BILL ME LATE	Unsecured	1,050.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	4,825.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	10,941.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	10,775.00	10,775.80	10,775.80	1,258.77	0.00
EAST BAY FUNDING	Unsecured	12,279.00	12,279.00	12,279.00	1,434.43	0.00
ECAST SETTLEMENT CORP	Unsecured	9,130.00	9,130.52	9,130.52	1,066.58	0.00
FIA CARD SERVICES	Unsecured	5,403.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	4,578.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	150.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	14,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	2,768.08	2,768.08	2,768.08	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,912.31	2,912.31	340.22	0.00
JOHN & MARIBETH FLAWS	Unsecured	0.00	NA	NA	0.00	0.00
JOHN ROBERT POWERS	Unsecured	500.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	195,658.00	190,405.66	203,527.09	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	13,121.43	13,421.43	13,421.43	0.00
LVNV FUNDING	Unsecured	631.00	638.64	638.64	74.59	0.00
MIDLAND FUNDING LLC	Unsecured	294.00	294.47	0.00	0.00	0.00
NATIONAL CITY BANK	Secured	NA	2,847.00	2,847.00	2,847.00	0.00
NATIONAL CITY BANK	Secured	116,021.00	114,014.04	116,861.04	0.00	0.00
NOREEN CURRAN	Unsecured	0.00	10,129.54	10,129.54	1,183.28	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	9,971.00	9,971.98	9,971.98	1,164.88	0.00
SEARS	Unsecured	4,856.00	NA	NA	0.00	0.00
TARGET	Unsecured	10,102.00	NA	NA	0.00	0.00
TERRENCE MCDONALD	Priority	0.00	NA	NA	0.00	0.00
US DEPT OF ED	Unsecured	57,088.00	88,264.08	88,264.08	10,310.56	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$320,388.13	\$0.00	\$0.00
Mortgage Arrearage	\$16,268.43	\$16,268.43	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$336,656.56</b>	<b>\$16,268.43</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,768.08	\$2,768.08	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,768.08</b>	<b>\$2,768.08</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$144,101.87</b>	<b>\$16,833.31</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,630.18</u>	
Disbursements to Creditors	<u>\$35,869.82</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$40,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/29/2014

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.